

Accordingly, Applicant respectfully requests that the Examiner acknowledge receipt and consideration of these drawings in the next Office Action.

Claims 1-18 are all the claims pending in this application. Claims 1, 6 and 9 are independent claims.

Claims 1-18 stand rejected under 35 U.S.C. § 102(b) as being anticipated by Jonstromer (U.S. Patent No. 6,142,369). In particular, the Examiner asserts that Jonstromer teaches all of the limitations of the independent claims including a mobile communication terminal having a non-contact IC card, as recited in independent claims 1, 6 and 9. Applicant respectfully disagrees and traverses this rejection.

Jonstromer's electronic transaction terminal fails to disclose, in any manner, a non-contact IC card or an external PC-card reader/writer. Further, Jonstromer fails to address employing a non-contact PC-card in a mobile communication terminal. Instead, Jonstromer merely addresses an electronic transaction system for conducting electronic financial transactions which includes a mobile telephone with a smart card slot, a smart card and an electronic till. None of these elements are the same as, or similar to, those recited in independent claims 1, 6 and 9.

Specifically, and referring to Fig. 1, Jonstromer's mobile telephone 4 contains a slot for insertion of a smart card 7, which is shown partially withdrawn from the mobile telephone. Col. 4, lines 20-24. To initiate a cash transaction, smart card 7 is inserted into the slot of mobile telephone 4. Col. 4, lines 23-26. The user then enters certain account and payment information

on keypad 5 of mobile telephone 4. Col. 4, lines 26-28. The smart card 7 then deducts the required amount from the total credit held in its memory and instructs mobile phone 4 to send a signal to electronic till 2 via the mobile telephone's antenna 8. Col. 4, lines 32-36.

Given the above, it is clear that Jonstromer's electronic transaction terminal only addresses certain debit and credit information which is transferred from a smart card, inserted into a mobile phone, to an electronic till by employing a signal transmitted from the mobile phone's antenna over the mobile network. Col. 4, lines 35-38. As such, Jonstromer's electronic transfer terminal fails to disclose or suggest a non-contact IC card (smart card 7 is a "contact" card) or an external IC card reader/writer (electronic till 2 does not, itself, read or write transaction information from or to smart card 7), as recited in independent claims 1, 6 and 9. For these reasons, Jonstromer cannot anticipate any of the independent claims. Further, since claims 2-5, 7, 8 and 10-18 depend from independent claims 1, 6 and 9, respectively, these claims are also patentable for the same reasons as set out above with respect to independent claims 1, 6 and 9.

In view of the above, reconsideration and allowance of this application are now believed to be in order, and such actions are hereby solicited. If any points remain in issue which the Examiner feels may be best resolved through a personal or telephone interview, the Examiner is kindly requested to contact the undersigned at the telephone number listed below.

RESPONSE UNDER 37 C.F.R. § 1.111
U.S. Appln. No. 10/815,729

Q80818

The USPTO is directed and authorized to charge all required fees, except for the Issue Fee and the Publication Fee, to Deposit Account No. 19-4880. Please also credit any overpayments to said Deposit Account.

Respectfully submitted,



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Date: May 23, 2005